Case 09-74317 Doc 1 Filed 10/01/09 Entered 10/01/09 17:15:36 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 31

United States Bankruptcy Court  Northern District of Illinois  Volume					untary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Thornton, Tommy R			Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 yea (include married, maiden, and trade names):	rs			d by the Joint Debtor in iden, and trade names):		years
Last four digits of Soc. Sec. or Individual-Taxpayer I EIN (if more than one, state all): <b>4858</b>	.D. (ITIN) No./Complete		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):			
Street Address of Debtor (No. & Street, City, State & 5462 Rockingham Drive Loves Park, IL	z Zip Code):	Street Add	ress of Join	nt Debtor (No. & Street	t, City, Sta	te & Zip Code):
Loves Faik, iL	ZIPCODE 61111				2	ZIPCODE
County of Residence or of the Principal Place of Bus Winnebago	iness:	County of	Residence	or of the Principal Plac	e of Busin	ess:
Mailing Address of Debtor (if different from street ad	ddress)	Mailing A	ddress of J	oint Debtor (if different	t from stre	et address):
[	ZIPCODE				2	ZIPCODE
Location of Principal Assets of Business Debtor (if d	ifferent from street address	above):				
					7	ZIPCODE
Type of Debtor (Form of Organization)		f Business one box.)				Code Under Which
(Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Busines Single Asset Real Es U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other	s	Chapter 7		oter 15 Petition for opgnition of a Foreign	
Debts are primarily consumer Debts					Debts are primarily business debts.	
Filing Fee (Check one box	x)	GI. I		Chapter 11 D	ebtors	
Full Filing Fee attached  Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Check one box:  Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if:  Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.					1 U.S.C. § 101(51D).	
☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check all applicable boxes:  ☐ A plan is being filed with this petition ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).						
Statistical/Administrative Information  Debtor estimates that funds will be available for or Debtor estimates that, after any exempt property distribution to unsecured creditors.			id, there w	ill be no funds available	e for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors		10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets	000,001 to \$10,000,001 million to \$50 million	\$50,000,001 to \$100 million	\$100,000 to \$500 n		More than	
Estimated Liabilities  So to \$50,001 to \$100,001 to \$500,001 to \$1,000 \$50,000 \$1 million \$100.000 \$1 mill	00,001 to \$10,000,001 million to \$50 million	\$50,000,001 to \$100 million	\$100,000 to \$500 n		More than	

		Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are p. I, the attorney for the petitioner that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available un	xhibit B if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declare ner that [he or she] may proceed under the 11, United States Code, and have der each such chapter. I further certify the notice required by § 342(b) of the
	X /s/ Linda Godfrey Signature of Attorney for Debtor(s)	10/01/09  Date
Yes, and Exhibit C is attached and made a part of this petition.		
Exhi  (To be completed by every individual debtor. If a joint petition is filed, eximple the state of Exhibit D completed and signed by the debtor is attached and matter this is a joint petition:	nde a part of this petition.	ach a separate Exhibit D.)
No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, explicitly Exhibit D completed and signed by the debtor is attached and management.)	ach spouse must complete and attande a part of this petition.	ach a separate Exhibit D.)
Exhi  (To be completed by every individual debtor. If a joint petition is filed, expected in the state of this is a joint petition:  Exhibit D completed and signed by the debtor is attached and may also in the state of this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attach  Information Regarding (Check any approached in the state of this petition or for a longer part of such 1800).	ach spouse must complete and attande a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue pplicable box.) of business, or principal assets in the days than in any other District.	nis District for 180 days immediately
Exhi  (To be completed by every individual debtor. If a joint petition is filed, expected in the Exhibit D completed and signed by the debtor is attached and may a signed by the joint debtor is attached and may be sufficient in the Exhibit D also completed and signed by the joint debtor is attached.  Information Regarding (Check any angle of the Exhibit D also completed and signed by the joint debtor is attached.  Information Regarding (Check any angle of Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180.  There is a bankruptcy case concerning debtor's affiliate, general place of business or assets in the United States or has no principal place of business or assets in the United States of the Exhibit Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United States of the Exhibit Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United States of the Exhibit Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United States of the Exhibit Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United States of the Exhibit Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United States of the Exhibit Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United States of the Exhibit Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United States of the Exhibit Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United States of the Exhibit Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United States of the Exhibit Debtor is a debtor in a foreign proceeding and has its principal place of business or	ach spouse must complete and attained a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue pplicable box.) of business, or principal assets in the days than in any other District. partner, or partnership pending in lace of business or principal assets but is a defendant in an action or principal assets.	this District. in the United States in this District, occeding [in a federal or state court]
Exhi  (To be completed by every individual debtor. If a joint petition is filed, expected by Exhibit D completed and signed by the debtor is attached and may a signed by the joint debtor is attached and may be sufficient this is a joint petition:    Exhibit D also completed and signed by the joint debtor is attached.    Information Regarding (Check any approached and a residence, principal placed preceding the date of this petition or for a longer part of such 180.    There is a bankruptcy case concerning debtor's affiliate, generally or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in registroops.	ach spouse must complete and attained a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue  pplicable box.)  of business, or principal assets in the days than in any other District.  partner, or partnership pending in lace of business or principal assets but is a defendant in an action or principal to the relief sought in this District.	his District for 180 days immediately this District. in the United States in this District, oceeding [in a federal or state court] trict.
Exhi  (To be completed by every individual debtor. If a joint petition is filed, expected in Exhibit D completed and signed by the debtor is attached and may a signed by the joint debtor is attached and may a signed by the joint debtor is attached in Exhibit D also completed and signed by the joint debtor is attached in Exhibit D also completed and signed by the joint debtor is attached in Exhibit D also completed and signed by the joint debtor is attached in Exhibit D also completed and signed by the joint debtor is attached in Exhibit D also completed and signed by the joint debtor is attached in Exhibit D also completed and signed by the joint debtor is attached in Exhibit D also completed and signed by the joint debtor is attached and may be bettor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180.  There is a bankruptcy case concerning debtor's affiliate, general place or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in regular to the such as a point procedure of the parties will be served in regular to the such as a point petition is filed, expected and may be proved and the procedure of the parties will be served in regular to the procedure of the procedure	ach spouse must complete and attained a part of this petition.  ed a made a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue  pplicable box.)  of business, or principal assets in the days than in any other District.  partner, or partnership pending in lace of business or principal assets but is a defendant in an action or prigard to the relief sought in this District as a Tenant of Residential blicable boxes.)	this District for 180 days immediately this District. in the United States in this District, occeeding [in a federal or state court] trict.  Property
Exhi  (To be completed by every individual debtor. If a joint petition is filed, exi  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attach  Information Regardin  (Check any and Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180.  There is a bankruptcy case concerning debtor's affiliate, general place of has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in regarding.  Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of debtor.)	ach spouse must complete and attained a part of this petition.  ed a made a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue  pplicable box.)  of business, or principal assets in the days than in any other District.  partner, or partnership pending in lace of business or principal assets but is a defendant in an action or prigard to the relief sought in this District as a Tenant of Residential blicable boxes.)	this District for 180 days immediately this District. in the United States in this District, occeeding [in a federal or state court] trict.  Property

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

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Name of Debtor(s):

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Thornton, Tommy R

Desc Main

Page 2

**Voluntary Petition** 

(This page must be completed and filed in every case)

Doc 1

Name of Debtor(s):

Thornton, Tommy R

# Signatures

# Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Tommy R Thornton

Signature of Debtor

Tommy R Thornton

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 1, 2009

Date

Χ

#### Signature of Attorney\*



Signature of Attorney for Debtor(s)

Linda Godfrey 6276512 A Law Office of Crosby & Associates, P.C. 475 Executive Parkway Rockford, IL 61107

Igodfrey@crosbylawfirmonline.com

#### October 1, 2009

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

# Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

, ,
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Signature of Foreign Representative

Printed Name of Foreign Representative

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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IN	NRE:	Case No
Th	nornton, Tommy R	Chapter 7
	Debtor(s)	· -
	DISCLOSURE OF COMPENSATION OF	ATTORNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attornone year before the filing of the petition in bankruptcy, or agreed to be paid to me, for ser	•

of or in connection with the bankruptcy case is as follows: 2,500.00 For legal services, I have agreed to accept \$\_ 2,500.00 0.00 The source of the compensation paid to me was: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

- - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d.
  - [Other provisions as needed]

By agreement with the debtor(s), the above disclosed fee does not include the following services:

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

October 1, 2009

/s/ Linda Godfrey

Date

Linda Godfrey 6276512 A Law Office of Crosby & Associates, P.C. 475 Executive Parkway Rockford, IL 61107

Igodfrey@crosbylawfirmonline.com

# UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Social Security number (If the bankruptcy

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

Printed Name and title, if any, of Bankruptcy Petition Preparer

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Y	the Social Securi	<b>.</b>
Signature of Bankruptcy Petition Preparer of officer, principal, respondent whose Social Security number is provided above.	ponsible person, or	
Certificate of I (We), the debtor(s), affirm that I (we) have received and read this	of the Debtor notice.	
Thornton, Tommy R Printed Name(s) of Debtor(s)	X /s/ Tommy R Thornton Signature of Debtor	<b>10/01/2009</b> Date
Case No. (if known)	X	Date

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NAME OF THE OWNER OWNER OF THE OWNER OWNE	
IN RE:	Case No.
Thornton, Tommy R	Chapter 7
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT O WITH CREDIT COUNSELING REQUIREM	
Warning: You must be able to check truthfully one of the five statements regarding credo so, you are not eligible to file a bankruptcy case, and the court can dismiss any case whatever filing fee you paid, and your creditors will be able to resume collection activitient and you file another bankruptcy case later, you may be required to pay a second filing to stop creditors' collection activities.	you do file. If that happens, you will lose ities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must coone of the five statements below and attach any documents as directed.	omplete and file a separate Exhibit D. Check
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing fithe United States trustee or bankruptcy administrator that outlined the opportunities for avperforming a related budget analysis, and I have a certificate from the agency describing the scertificate and a copy of any debt repayment plan developed through the agency.	ailable credit counseling and assisted me in
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing for the United States trustee or bankruptcy administrator that outlined the opportunities for average performing a related budget analysis, but I do not have a certificate from the agency describing a copy of a certificate from the agency describing the services provided to you and a copy of the agency no later than 15 days after your bankruptcy case is filed.	ailable credit counseling and assisted me in ng the services provided to me. You must file
☐ 3. I certify that I requested credit counseling services from an approved agency but was days from the time I made my request, and the following exigent circumstances merit a requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]	temporary waiver of the credit counseling

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Tommy R Thornton

Date: October 1, 2009

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B6 Summary (Form 6 - Summary) (12/07) Doc 1

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**Northern District of Illinois** 

IN RE:		Case No.
Thornton, Tommy R		Chapter 7
<u> </u>	Debtor(s)	•

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 164,430.00		
B - Personal Property	Yes	3	\$ 52,219.16		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 153,523.25	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 61,591.78	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 4,901.53
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,514.79
	TOTAL	14	\$ 216,649.16	\$ 215,115.03	

Form 6 - Statistical Seminary (12/01)7 Doc 1 Filed 10/01/09 Entered 10

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IN RE:	Case No
Thornton, Tommy R	Chapter 7
Debto	T(S)

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

# State the following:

Average Income (from Schedule I, Line 16)	\$ 4,901.53
Average Expenses (from Schedule J, Line 18)	\$ 4,514.79
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 7,007.59

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 7,153.25
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 61,591.78
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 68,745.03

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(If known)

**IN RE Thornton, Tommy R** 

Debtor(s) Case No.

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence			164,430.00	141,495.00
Purchased: Sept. 2005 Purchase Price \$165,000.00				
Purchase Price \$165,000.00				

TOTAL

164,430.00

(Report also on Summary of Schedules)

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(If known)

**IN RE Thornton, Tommy R** 

Case No. \_

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on hand		20.00
2.	Checking, savings or other financial accounts, certificates of deposit or		Checking Account No. 4639 US Bank	J	250.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account No. 8751 US Bank	н	123.10
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household goods and furnishings	J	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Clothing		250.00
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Gleason Corporation Retirement Savings Plan	Н	40,076.06
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

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Case No. \_

Debtor(s)

(If known)

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# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2001 GMC 1500 2005 Chevy Impala	W	4,625.00 4,875.00
26.	Boats, motors, and accessories.	Х			
	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	X			
31.	Animals.	X			

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Debtor(s)

IN RE Thornton, Tommy R

Case No.

(If known)

Desc Main

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<ul> <li>32. Crops - growing or harvested. Give particulars.</li> <li>33. Farming equipment and implements.</li> <li>34. Farm supplies, chemicals, and feed.</li> <li>35. Other personal property of any kind not already listed. Itemize.</li> </ul>	X X X			
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Debtor(s)

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(If known)

IN RE Thornton, Tommy R

Case No. \_

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Residence Purchased: Sept. 2005 Purchase Price \$165,000.00	735 ILCS 5 §12-901	15,000.00	164,430.00
SCHEDULE B - PERSONAL PROPERTY			
Cash on hand	735 ILCS 5 §12-1001(b)	20.00	20.00
Checking Account No. 4639 US Bank	735 ILCS 5 §12-1001(b)	250.00	250.00
Checking Account No. 8751 US Bank	735 ILCS 5 §12-1001(b)	123.10	123.10
Household goods and furnishings	735 ILCS 5 §12-1001(b)	2,000.00	2,000.00
Clothing	735 ILCS 5 §12-1001(a)	250.00	250.00
Gleason Corporation Retirement Savings Plan	735 ILCS 5 §12-1006(a)	40,076.06	40,076.06
2001 GMC 1500	735 ILCS 5 §12-1001(c) 735 ILCS 5 §12-1001(b)	2,400.00 1,606.90	4,625.00

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(If known)

IN RE Thornton, Tommy R

Debtor(s) Case No.

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## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 6788			Installment account opened 5/07				12,028.25	7,153.25
G M A C 2740 Arthur St Roseville, MN 55113								
			VALUE \$ 4,875.00	1				
ACCOUNT NO. 8648			Mortgage account opened 8/05				141,495.00	
Us Bank Home Mortgage Po Box 5229 Cincinnati, OH 45201								
			VALUE \$ 164,430.00	L	L			
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.	1		11B02 \$	$\vdash$	H			
ACCOUNT NO.			VALUE \$					
<b>0</b> continuation sheets attached			(Total of th		otot		\$ 153,523.25	\$ 7,153.25
			(Use only on la	,	Tot	al	\$ 153,523.25	

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Thornton, Tommy R

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Debtor(s)

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Stati	Such Summary of Certain Labinites and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on statistical Summary of Certain Liabilities and Related Data.
<b>V</b>	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

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IN RE Thornton, Tommy R

Debtor(s)

Case No. \_\_\_\_\_(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

	_						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1792		Н	Statement October 2008	П		П	
APEX ALARM Sercurity Solutions 5132 North 300 West Provo, UT 84604							159.96
ACCOUNT NO.			Assignee or other notification for:	П	$\exists$	П	
Anderson, Crenshaw & Assoc., LLC 12801 N Central Expressway, Suite 250 Dallas, TX 75243			APEX ALARM Sercurity Solutions				
ACCOUNT NO. 7816		Н	Statement Feb. 2009	П		П	
Bank Of America P.O. Box 15726 Wilmington, DE 19886-5726							17,219.73
ACCOUNT NO. <b>2620</b>			Revolving account opened 7/02	П	$\exists$	П	
Bank Of America 1161 Piedmont Pkwy Greensboro, NC 27420							17,219.00
1 continuation sheets attached				Subt		- 1	\$ <b>34,598.69</b>
continuation sneets attached			(Total of th	-	age 'ota	` <b> </b>	\$ 34,598.69
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	also atist	o oı tica	n al	\$

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Debtor(s)

(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5126		Н	Statement Dated 2/9/2009	П			
US Bank POB 790179 St Louis, MO 63179-0179	-						24,540.09
ACCOUNT NO. 8751			Revolving account opened 9/06	Н		Н	2 1,0 10100
Us Bank Hogan Loc Po Box 5227 Cincinnati, OH 45201			Revolving account opened 5,00				2,453.00
ACCOUNT NO.							2,100.00
ACCOUNT NO.	-						
ACCOUNT NO.	-						
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		L	(Total of th		age	;)	\$ 26,993.09
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als atis	tica	n al	\$ <b>61,591.78</b>

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Debtor(s)

IN RE Thornton, Tommy R

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# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST.  STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY.  STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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IN RE Thornton, Tommy R

Debtor(s)

(If known)

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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DEPENDENTS OF DEBTOR AND SPOUSE

Desc Main

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

(If known)

IN RE Thornton, Tommy R

Debtor's Marital Status

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Debtor(s)

Case No. \_\_\_\_\_

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Married		RELATIONSHIP(S): Son Daughter				AGE(S 25 16	i):
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Machinist Gleason Cutt 7 years 1351 Windso Loves Park, I	r Road 7	Valmart years '02 S.W. 8th Str Bentonville, AR		6		
INCOME: (Estima	ate of average o	r projected monthly income at time case filed	d)		DEBTOR		SPOUSE
	_	alary, and commissions (prorate if not paid m		\$	2,998.88	\$	4,008.71
2. Estimated month	ly overtime			\$		\$	
3. SUBTOTAL				\$	2,998.88	\$	4,008.71
<ul><li>4. LESS PAYROL</li><li>a. Payroll taxes a</li><li>b. Insurance</li><li>c. Union dues</li></ul>				\$ \$	214.89	\$ \$ \$	683.41
d. Other (specify)	See Schedu	le Attached		\$	932.20	\$	275.56
				\$		\$	
5. SUBTOTAL O	F PAYROLL I	DEDUCTIONS		\$	1,147.09	\$	958.97
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	1,851.79	\$	3,049.74
8. Income from rea 9. Interest and divide	l property dends	of business or profession or farm (attach deta ort payments payable to the debtor for the de		\$ \$ \$		\$ \$ \$	
that of dependents 11. Social Security	listed above		otor's use or	\$		\$	
				\$		\$	
12. Pension or retir				\$		\$	
13. Other monthly				<b>a</b> —		<b>э</b> —	
(Specify)				\$		\$	
				\$		\$	
				\$		\$	
14. SUBTOTAL O	F LINES 7 TH	HROUGH 13		\$		\$	
15. AVERAGE M	ONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 1	4)	\$	1,851.79	\$	3,049.74
		ONTHLY INCOME: (Combine column total reported on line 15)	als from line 15;		\$	4,901	 1.53

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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IN RE Thornton, Tommy R

Debtor(s)

\_\_\_\_ Case No. \_\_\_\_

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

**Continuation Sheet - Page 1 of 1** 

	DEBTOR	SPOUSE
Other Payroll Deductions:		
401 (K)	149.96	
Loan 1	96.57	
Loan 2	97.44	
FICA Tax	173.57	
Ficm	40.60	
Fit	294.56	
Sit	79.50	
Ins Ltd		9.21
Ins Med U		201.07
Ins Den U		25.78
AD&D		1.43
CO STK CONT		3.25
STOCK PURCH		21.67
Crit Need Tr		4.33
SAMS ADVAN CRD		3.32
PRize Net		5.50

IN RE Thornton, Tommy R

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Debtor(s)

\_ Case No. \_\_\_ (If known)

# SCHEDIILE I. CURRENT EXPENDITURES OF INDIVIDUAL DERTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the de on Form22A or 22C.	e any payments n	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separate	schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,313.13
a. Are real estate taxes included? Yes ✓ No	-	,
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	75.00
c. Telephone	\$	170.00
d. Other Satelitte, Cable, Internet And Trugreen	\$	200.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	800.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	250.00
10. Charitable contributions	\$	100.00
11. Insurance (not deducted from wages or included in home mortgage payments)	<b>c</b>	50.00
a. Homeowner's or renter's b. Life	<b>ў</b> ——	50.00
c. Health	\$ \$	
d. Auto	Ψ	130.00
e. Other	\$ \$	130.00
c. Ouici	— φ ——	
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	
(Specify)	\$	
(%F****)/	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	326.66
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	
	\$	
	\$	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	4,514.79
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing o <b>None</b>	f this docum	ent:

# 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 4,901.53
b. Average monthly expenses from Line 18 above	\$ 4,514.79
c. Monthly net income (a. minus b.)	\$ 386.74

Desc Main

(If known)

IN RE Thornton, Tommy R

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Debtor(s)

Case No.

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets, and that they are

Signature: /s/ Tommy R Thornton  Tommy R Thornton  Debto	Date: October 1, 2009
Tolling & Thornton	Data
Signature: (Joint Debtor, if any [If joint case, both spouses must sign.]	Date:
SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)	DECLARATION AND SIG
y that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) uidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by ve given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting d by that section.	compensation and have provided the d and 342 (b); and, (3) if rules or guide
y, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.)	Printed or Typed Name and Title, if any, of
er is not an individual, state the name, title (if any), address, and social security number of the officer, principal,	
	Address
rer Date	Signature of Bankruptcy Petition Preparer
rs of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition prepared	Names and Social Security numbers of is not an individual:
this document, attach additional signed sheets conforming to the appropriate Official Form for each person.	If more than one person prepared this
ailure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines of § 110; 18 U.S.C. § 156.	A bankruptcy petition preparer's failu imprisonment or both. 11 U.S.C. § 11
UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP	DECLARATION UNI
(the president or other officer or an authorized agent of the corporation or a	I, the
med as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and sheets (total shown on summary page plus 1), and that they are true and correct to the best of my	

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $_{B7}$  (Official Former) (12,02)-74317 Doc 1

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Northern District of Illinois

IN RE:	Case No
Thornton, Tommy R	Chapter 7
Debtor(s)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 88.466.00 2006 Income 86,146.00 2007 Income 91,045.00 2008 Income 45.623.97 2009 Income To Date

70,121.00 2005 Income

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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	yments to creditors plete a. or b., as appropriate, and	d c.	Document	1 age 20 01 01			
None	a. Individual or joint debtor(s) debts to any creditor made with constitutes or is affected by suc a domestic support obligation counseling agency. (Married de petition is filed, unless the spot	nin <b>90 days</b> in th transfer is lor as part of totors filing u	nmediately preceding the less than \$600. Indicate f an alternative repaymender chapter 12 or chapter	the commencement of with an asterisk (*) are schedule under a ter 13 must include pa	this case unless the agg ny payments that were it plan by an approved	regate value made to a cre nonprofit bu	of all property that ditor on account of adgeting and credit
GMA 2740	TE AND ADDRESS OF CREDIT IC Auto Arthur Street Eville, MN 55713	ΓOR	DATES OF I 7/09, 8/09, 9		A	AMOUNT PAID <b>979.98</b>	AMOUNT STILL OWING <b>0.00</b>
Us B P.O.	ank Home Mortgage Box 5229 innati, OH 45201		7/09, 8/09, 9	9/09	:	3,939.39	0.00
None	b. Debtor whose debts are not preceding the commencement of \$5,475. If the debtor is an individual obligation or as part of an alternate debtors filing under chapter 12 is filed, unless the spouses are second	of the case un vidual, indica ative repayme or chapter 13	nless the aggregate valu te with an asterisk (*) a ent schedule under a plan B must include payments	e of all property that ny payments that wen n by an approved nonp s and other transfers b	constitutes or is affect re made to a creditor or profit budgeting and cre	ted by such to n account of edit counseling	ransfer is less than a domestic support ag agency. (Married
None	c. All debtors: List all payment who are or were insiders. (Marr a joint petition is filed, unless t	ried debtors fi	iling under chapter 12 o	r chapter 13 must incl			
4. Su	its and administrative proceedi	ngs, executi	ons, garnishments and	attachments			
None	a. List all suits and administrat bankruptcy case. (Married debt not a joint petition is filed, unle	ors filing und	der chapter 12 or chapte	r 13 must include info	ormation concerning ei		
None	b. Describe all property that has the commencement of this case or both spouses whether or not	e. (Married de	ebtors filing under chap	ter 12 or chapter 13 r	nust include information	on concerning	
5. Re	possessions, foreclosures and re	eturns					
None	List all property that has been re the seller, within <b>one year</b> imminclude information concerning joint petition is not filed.)	nediately pred	ceding the commenceme	ent of this case. (Mari	ried debtors filing unde	er chapter 12	or chapter 13 must
6. As	signments and receiverships						
None	a. Describe any assignment of p (Married debtors filing under ch unless the spouses are separated	apter 12 or ch	napter 13 must include a				
None	b. List all property which has b commencement of this case. (M spouses whether or not a joint p	arried debtor	s filing under chapter 12	or chapter 13 must in	clude information conc	erning prope	

7. Gifts

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None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION **Alcoholics Anonymous** 4040 Charles Street Rockford, IL 61108

RELATIONSHIP TO DEBTOR, IF ANY

DESCRIPTION AND DATE OF GIFT VALUE OF GIFT

2009 Cash Donation of \$500.00

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8. Lo	<b>G</b>
None	List all losses from fire, theft, other casualty or gambling within <b>one year</b> immediately preceding the commencement of this case <b>or since the commencement of this case</b> . (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
9. Pa	yments related to debt counseling or bankruptcy
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within <b>one year</b> immediately preceding the commencement of this case.
A La 475 I	DATE OF PAYMENT, NAME OF AMOUNT OF MONEY OR DESCRIPTION E AND ADDRESS OF PAYEE PAYOR IF OTHER THAN DEBTOR AND VALUE OF PROPERTY W Office of Crosby & Associates Executive Parkway ford, IL 61107
3850	n Path Debt Solutions 5 Country Club Drive Suite 250 iington Hills, MI 48331
10. O	ther transfers
None	a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within <b>two years</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.
11. C	losed financial accounts
None	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within <b>one year</b> immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
Us B 1107	TYPE AND NUMBER OF ACCOUNT AMOUNT AND DATE OF SALE AND AMOUNT OF FINAL BALANCE Checking  TYPE AND NUMBER OF ACCOUNT AMOUNT AND DATE OF SALE OR CLOSING \$ -0- March 2009  TYPE AND NUMBER OF ACCOUNT AMOUNT AND DATE OF SALE OR CLOSING \$ -0- March 2009
12. Sa	afe deposit boxes
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
13. S	etoffs
None	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within <b>90 days</b> preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
14. P	roperty held for another person
None	List all property owned by another person that the debtor holds or controls.

# 15. Prior address of debtor

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None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

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#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

 $\checkmark$ 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: October 1, 2009	Signature /s/ Tommy R Thornton	
	of Debtor	Tommy R Thornton
Date:	Signature	
	of Joint Debtor	
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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**Northern District of Illinois** 

N RE: Case No			Case No.	
Thornton, Tommy R Chapter 7			Chapter 7	
1	Debtor(s)		•	
CHAPTER 7 IN	NDIVIDUAL DEBTO	OR'S STATEMENT	OF INTENTION	
<b>PART A</b> – Debts secured by property of the estate. Attach additional pages if necessar		e fully completed for <b>EA</b>	<b>CH</b> debt which is secured by property of the	
Property No. 1				
Creditor's Name: G M A C		Describe Property Securing Debt: 2005 Chevy Impala		
Property will be (check one):  ☐ Surrendered ✓ Retained				
If retaining the property, I intend to (check Redeem the property  ✓ Reaffirm the debt  Other. Explain	ck at least one):	(for ave	mple, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):		(101 exa.	imple, avoid tien using 11 U.S.C. § 322(1)).	
Claimed as exempt  Not claimed	l as exempt			
Property No. 2 (if necessary)		1		
Creditor's Name: Us Bank Home Mortgage		Describe Property Securing Debt: Residence		
Property will be (check one):  ☐ Surrendered ✓ Retained				
If retaining the property, I intend to (checon Redeem the property  ✓ Reaffirm the debt  Other. Explain		(for exa	mple, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  ✓ Claimed as exempt □ Not claimed				
PART B – Personal property subject to une additional pages if necessary.)	expired leases. (All three o	columns of Part B must b	e completed for each unexpired lease. Attach	
Property No. 1				
Lessor's Name:	Describe Leased	Describe Leased Property:  Lease will be as 11 U.S.C. § 365  ☐ Yes ☐ No		
Property No. 2 (if necessary)				
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No	
continuation sheets attached (if any)	•			
I declare under penalty of perjury that personal property subject to an unexpir		intention as to any pro	operty of my estate securing a debt and/or	
Date: October 1, 2009	/s/ Tommy R Thorn	nton		
	Signature of Debtor			

Signature of Joint Debtor

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Northern District of Illinois

Case No. \_\_\_\_\_\_

Thornton, Tommy R	Chapter 7
	Debtor(s)
	VERIFICATION OF CREDITOR MATRIX
	Number of Creditors8
The above-named Debtor(s) hereby ve	erifies that the list of creditors is true and correct to the best of my (our) knowledge.
Date: October 1, 2009	/s/ Tommy R Thornton Debtor
	Joint Debtor

IN RE:

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Thornton, Tommy R 5462 Rockingham Drive Loves Park, IL 61111

A Law Office of Crosby & Associates, P.C. 475 Executive Parkway Rockford, IL 61107

Anderson, Crenshaw & Assoc., LLC 12801 N Central Expressway, Suite 250 Dallas, TX 75243

APEX ALARM Sercurity Solutions 5132 North 300 West Provo, UT 84604

Bank Of America P.O. Box 15726 Wilmington, DE 19886-5726

Bank Of America 4161 Piedmont Pkwy Greensboro, NC 27420

G M A C 2740 Arthur St Roseville, MN 55113

US Bank POB 790179 St Louis, MO 63179-0179

Us Bank Hogan Loc Po Box 5227 Cincinnati, OH 45201

Us Bank Home Mortgage Po Box 5229 Cincinnati, OH 45201